



HOUSE OF REPRESENTATIVES

HB 2129

uninsured and underinsured motorist coverage

Prime Sponsor: Representative Fann, LD 1

DP Committee on Insurance

DP Caucus and COW

X House Engrossed

OVERVIEW

HB 2129 asserts an insurance producer's offering of Uninsured Motorist (UM) and Underinsured Motorist (UIM) coverage satisfies the insurance producer's standard of care in offering and explaining the nature and applicability of coverage.

PROVISIONS

1. Asserts an insurance producer's offering of UM/UIM coverage satisfies the insurance producer's standard of care in offering and explaining the nature and applicability of coverage.
2. States the insured's selection of limits or rejection of coverage constitutes the insured's final decision in purchasing or rejecting the coverage.
3. Stipulates the final decision to purchase or reject coverage may not be contradicted by evidence of any prior communication regarding the desire to purchase the coverage.
4. Contains a legislative intent clause.

CURRENT LAW

Pursuant to [A.R.S. § 20-259.01](#), every insurer writing automobile liability insurance must offer the insured UM and UIM coverage which extends to and covers all persons insured under the policy. UM covers any amount up to the liability limits for bodily injury or death contained within the policy but not less than the limits prescribed in [statute](#). UIM covers any amount authorized by the insured up to the liability limits for bodily injury or death contained within the policy. Additionally, an insurer writing automobile liability insurance must offer UM and UIM insurance to owners and operators of motor vehicles that are used as public, livery conveyances, rentals, or business vehicles that are used to transport property or equipment.